

REMARKS

In the Action dated March 1, 2001, the Examiner has rejected Claims 1, 3-8, 10-15 and 17-24 under 35 U.S.C. §102(b) as being anticipated by Microsoft Money, at Page 39 of the Manual for that product. That rejection is respectfully traversed.

As noted by the Examiner, Microsoft Money indicates the desirability of using a so-called "split transaction" feature whereby a single transaction applies to more than one category. Examples are listed within the Manual of a single purchase of items which may be recorded individually or a deposit of several checks. The "Split Transaction" is described as being created by entering the word "split" in the "Category" field of the transaction and thereafter "entering details in the Split-Transaction dialogue box." This is further described in Microsoft Money Manual as "like writing the details on a sheet of note paper that's attached to the transaction."

Applicant respectfully urges the examiner to consider that a "Split Transaction" is not what is claimed by the Applicant in the present application. Rather, the method and system of the present application are directed to the association of selected transactions within data records to form "a persistent transaction group" within the account data records, in a manner fairly similar to the Split Transaction dialogue box noted within Microsoft Money. However, Claim 1, for example, expressly recites "displaying a total for the transaction group when the select transactions within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement." Applicant has carefully examined the meager few pages provided from the Microsoft Money Manual by the Examiner and notes an absolute failure of that reference to show or suggest in any way the display of a total for a transaction group when the selected transactions are individually displayed such that the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement in a manner expressly set forth within this claim. Consequently, Applicant urges that Microsoft Money fails to anticipate, show or

suggest the invention set forth within Claims 1, 3-8, 10-15 and 17-24 and withdrawal of the Examiner's rejection is respectfully requested.

The Examiner has also rejected Claims 2, 9 and 16 under 35 U.S.C. § 103(a) as being unpatentable over Microsoft Money, taking official notice that the use of container objects to contain data records is well known in the computing art. The Examiner notes that the cited user manual does not refer to the implementation of the program but notes the use of a container object as a vehicle to store transaction records within a product would have been obvious to one of ordinary skill in the art. Applicant does not dispute that the use of container objects is well known in the art; however, the use of such a container object, in the opinion of the Applicant, fails to show or suggest in any way the displaying of "a total for the transaction group when the selected transactions within the transaction group are individually displayed, wherein the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement . . ." and that further, as set forth within Claims 2, 9 and 16, the Microsoft Money reference is entirely and absolutely absent any suggestion of instantiating a container object to contain data records which include the transaction identifier, transaction date, transaction description and transaction amount "for each transaction within the transaction group, together with a transaction group amount equaling the total for the transaction group . . ." as set forth expressly within these claims.

Applicant urges the Examiner to consider that the mere existence of container objects cannot be said to show or suggest in any way an object which contains any expressly recited data records set forth within this claim and consequently, the Examiner's rejection of these claims is not believed to be well founded.

The Examiner has also rejected Claims 1-29 under 35 U.S.C. §103(a) as being unpatentable over *Schrader, et al.*, United States Patent No. 5,903,881 in view of *Stein, et al.*, United States Patent No. 5,826,241 and further in view of Microsoft Money, that rejection is respectfully traversed.

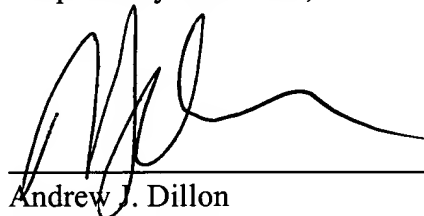
Applicant respectfully urges the Examiner to consider that, as previously set forth in Applicant's Responses, neither *Schrader, et al.*, nor *Stein, et al.* teach the treatment of a transaction group as either a single transaction or a plurality of transactions by the association of selected transactions into a persistent transaction group as expressly set forth within the claims and the display of a total for that transaction group when the selected transactions within the transaction group are individually displayed, when the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement.

In apparent recognition of this shortfall within the combination of *Schrader, et al.* and *Stein, et al.*, the Examiner has appended the Microsoft Money reference. However, for the reasons set forth above, Applicant urges that Microsoft Money is similarly deficient in its failure to show or suggest in any way a display of a total for the transaction group in the express manner set forth within the present claims and the provision of a container object containing a plurality of records which convey the information expressly set forth within Claims 2, 9 and 16, as noted above.

Consequently, Applicant urges that Claims 1-29 define patentable subject matter over the cited prior art and withdrawal of the Examiner's rejection and passage of this Application to issue is therefore respectfully requested.

Neither fee nor extension of time are believed to be required. However, in the event any extension of time is necessary, that extension is respectfully requested. Please charge any required fees to IBM Corporation Deposit Account No. 09-0447.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'AJD', is written over a horizontal line.

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